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(Not for submission under 37 CFR 1.99)

Application Number	10710332
Filing Date	2004-07-01
First Named Inventor	David Bonalle
Art Unit	2876
Examiner Name	Daniel Walsh
Attorney Docket Number	70655.3000

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dw	1	4725719		1988-02-16	Oncken, et al.	
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	3	5193114		1993-03-09	Moseley	
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gw	9	5577121		1996-11-19	Davis, et al.	
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	20	5796831		1998-08-18	Paradinas, et al.	
	21	5799087		1998-08-25	Rosen	
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	31	5905908		1999-05-18	Wagner	
	32	5907620		1999-05-25	Klemba, et al.	
	33	5912446		1999-06-15	Wong, et al.	
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DW	42	6199079		2001-03-06	Gupta, et al.	
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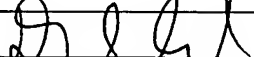
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




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



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	1	4339460	DE		1993-11-19	Siemens AG		<input type="checkbox"/>
	2	WO 98/21683	WO		1998-05-22	Finjan Software, Ltd.		<input type="checkbox"/>
	3	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>
	4	WO 99/21321	WO		1999-04-29	Cryptoworks		<input type="checkbox"/>







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	5	0917120	EP		1999-05-19	Citicorp Development Center		<input type="checkbox"/>
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








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	1	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
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	3	WAYNER, P., "Digital Cash," AP Professional, 1996, pp. 76-83, 85-100	<input type="checkbox"/>
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	7	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>
	8	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	<input type="checkbox"/>
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	15	YAN, et al., "Banking on the Internet and Its Applications," Proc. 13th Annual Hawaii International Conference on System Sciences, Vol. 4, 1997, pp. 275-284	<input type="checkbox"/>
	16	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0," November 18, 1996 (also available at http://home.netscape.com/eng/ssl3/draft302.txt)	<input type="checkbox"/>
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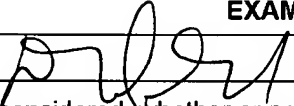
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	18	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>
	19	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper	<input type="checkbox"/>

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